

**What is Claimed is:**

1. An inserting system for communicating information from a mailer to a recipient by means of a document or electronic transmission, comprising:
  - means for generating said information located at a mailer's site;
  - an electronic information server operably connected to said information generating means for processing and routing said information;
  - a printer operably connected to said server for printing said information on a substrate;
  - an inserting system operably connected to said printer;
  - a communications network operably connected to said server for transmitting said information electronically; and
  - recipient reception means for receiving said information from said communications network, wherein said server routes said information to said recipient reception means or to said printer.
2. The system of claim 1, wherein said information server verifies the accuracy of said information.
3. The system of claim 2, wherein said information server determines whether or not the recipient has reviewed said transmitted information and provides contingent notification means if the recipient has not reviewed said transmitted information.
4. The system of claim 1, wherein said information comprises a bill.
5. The system of claim 4, additionally comprising means for electronically transferring funds from said recipient to said mailer.

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6. The system of claim 4, wherein said information server identifies each bill uniquely.

7. The system of claim 6, wherein said reception means acknowledges accurate and complete reception of said bill to said information server.

8. The system of claim 7, wherein said information generating means comprises a computer.

9. The system of claim 8, wherein said communications network includes store and forward capability.

10. The system of claim 9, additionally comprising an automatic selector switch between said computer and said printer for routing said bills to said information server.

11. The system of claim 10, wherein said recipient reception means comprises a personal computer.

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